IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF VIRGINIA

Richmond Division

IN RE:)	
IOCEL VILMICHELLE CHANDLED)	Casa No. 16 20451 VI D
JOCELYN MICHELLE CHANDLER)	Case No. 16-30451-KLP Chapter 13
Debtor)	•

ORDER GRANTING MOTION TO INCUR DEBT

THIS MATTER came to be heard on the Motion to Incur Debt filed by the Debtor; and it APPEARING TO THE COURT that the Debtor filed this case under Chapter 13 of the U.S. Bankruptcy Code on February 4, 2016; and it

FURTHER APPEARING that the Debtor has applied for and Royal Chevrolet Company has approved a loan to the Debtor in the amount of \$15,807.55 plus interest at 17.99% per annum to be repaid with 72 equal monthly payments of \$362.82 for the purchase of a 2012 Honda Accord or similar vehicle; the Debtor needs to purchase the referenced vehicle as her current vehicle is broken down and she needs a replacement vehicle to travel to and from work and other matters; the previous order is past the sixty day allowable limit that is acceptable to the bank; the purchase of the vehicle is in the best interest of the Debtor and will facilitate her ability to perform under her Chapter 13 Plan filed herein; the Debtor's Chapter 13 Plan has been confirmed; and there have been no objections filed to said Motion; and it

FURTHER APPEARING that Debtor's Motion to Incur Debt should be granted; it is therefore

ORDERED that Debtor's Motion to Incur Debt be, and the same is hereby granted and the Debtor shall be permitted to borrow the amount of \$15,807.55 plus interest at 17.99% per annum to be repaid with 72 equal monthly payments of \$362.82 for the purchase of a 2012 Honda Accord or similar vehicle.

Richmond, Virginia.	
Date: Jan 6 2017	/s/ Keith L. Phillips
	United States Bankruptcy Judge
	Entered on Docket: Jan 6 2017
PRESENTED BY:	
James E. Kane James E. Kane (VSB #30081) KANE & PAPA, P.C. 1313 East Cary Street Richmond, Virginia 23219 Telephone: (804) 225-9500 Facsimile: (804) 225-9598 Email: jkane@kaneandpapa.com Counsel for Debtor	
SEEN AND AGREED TO:	
/s/ Suzanne E. Wade Suzanne E. Wade, Chapter 13 Trustee P.O. Box 1780	

Richmond, Virginia 23218-1780

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I hereby certify that this Order has been endorsed by all necessary parties.

/s/ James E. Kane
James E. Kane

SERVICE LIST

James E. Kane, Esquire KANE & PAPA, P.C. 1313 East Cary Street Richmond, Virginia 23219

Suzanne E. Wade, Chapter 13 Trustee P.O. Box 1780 Richmond, Virginia 23218-1780

Robert Van Arsdale, Assistant United States Trustee Office of the United States Trustee 701 East Broad Street, Suite 4304 Richmond, VA 23219